operating in Moradabad district has 23 branches in rural areas of Sambhal.

(b) and (c) National Bank for Agriculture and Rural Development (NABARD) has reported that loans disbursed by RRBs together with their percentage to total deposts at the end of March, 1995 and March, 1996 was, as given below :

(Rs. in lakhs)

March, 1995		March, 1996	
Loans disbursed	% to total deposits	Loans disbursed	% to total deposits
42025	13.92	49094	12.89

In view of the huge accumulated losses position of these RRBs the paid up capital as also the deposits have been eroded substantially. As such the ratio of loans issued to deposits as detailed above may not reveal the true picture of the working of RRBs in the State.

(d) NABARD has informed that no such case has been reported to them, so far.

(e) and (f) Do not arise in view of '(d)' above.

[English]

Agricultural Loan

1216. SHRI ANAND RATNA MAURYA : Will the Minister of FINANCE be pleased to state :

(a) whether the Government have got any survey done to know the demand for loan by the small and marginal farmers;

(b) if so, the details thereof; and

(c) the action being taken to provide adequate agricultural loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) and (b) The Working Group on Agriculture Credit and Cooperation set up by the Planning Commission for the formulation of IX Five Year Plan have, inter-alia, estimated the likely agricultural credit requirements of small and marginal farmers for the period 1997-98 to 2001-02 to be of the order of 47.25% of the total projected agricultural credit requirement for the corresponding period.

(c) With a view to ensure adequate and timely flow of credit to the agriculture sector, several steps have been taken by Reserve Bank of India (RBI) and National Bank for Agricultural and Rural Development (NABARD) which include, inter-alia, the following :

(i) The commercial banks have been asked to increase the credit flow to agriculture by 25% during the year 1996-97, as compared to the previous year;

(ii) Regional Rural Banks (RRBs) which are partly meeting the credit requirements of small and marginal farmer in the rural areas are being given recapitalisation support;

(iii) Banks have been advised to set up specialised agricultural branches in each State to exclusively deal with high-tech agricultural advances;

(iv) Banks have been advised to extend cash credit facilities for meeting composite credit requirements of farmers having good track record;

(v) With a view to improving the access of small farmers to institutional credit, NABARD has advised co-operative banks to earmark funds in favour of small, marginal and economically weak farmers; and

(vi) NABARD has also advised banks that the credits requirements of those small and marginal farmers (generaly upto 10% and upto 20% in Eastern and North-Eastern region) should be met in full.

Donations

1217. SHRI PRAMOD MAHAJAN : Will the Minister of FINANCE be pleased to state :

(a) whether the Enforcement Directorate have been investigating the "donations" received by the various religious and political outfits in Jammu and Kashmir in violation of the Foreign Exchange Regulation Act, 1973;

(b) if so, the details of such cases inquired into by the Enforcement Directorate during the last three years;

(c) the details of persons organisations formed guilty of FERA violation in the above cases; and

(d) the action taken or proposed to be taken against them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) and (b) Yes, Sir. The Enforcement Directorate (ED) has been investigating the donations received by Huriyat conference comprising of various religious and political outfits in Jammu and Kashmir under the provisions of Foreign Exchange Regulation Act, 1973 (FERA). Enquiries conducted against S/Shri Ashfak Hussain Lone and Shahabuddin Gauri, two of the members of the said outfits revealed that they had received and made payments to the tune of several lakhs of rupees in violation of the provisions of FERA.

(c) and (d) Adjudication proceedings have been initiated against the said S/Shri Ashfak Hussain Lone and Shahabuddin Gauri besides concurrent prosecution in the court of law.